

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou, Rangarajan Venkatesan, Joshua Toub  
Assignee: Versata Development Group, Inc.  
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT  
CONSOLIDATION  
Serial No.: 09/810,519 Filed: March 15, 2001  
Examiner: Daniel S. Felten Group Art Unit: 3693  
Docket No.: T00066 Customer No.: 33438

Austin, Texas  
September 5, 2007

FILED ELECTRONICALLY

**RESPONSE TO RESTRICTION REQUIREMENT**

Dear Sir:

This paper is responsive to the Office Action dated June 4, 2007, having a shortened statutory period expiring July 4, 2007. Accompanying this response is a petition under 37 C.F.R. § 1.136 for extension of time by three (3) months, setting a new time for response of October 4, 2007.

Applicants elect Group I, claims 1-13 and 37-50, without traverse.

In view of the election herein, the application is believed to be in condition for allowance and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the examiner is requested to telephone the undersigned at 512-338-9100.

FILED ELECTRONICALLY  
September 5, 2007

Respectfully submitted,

*/Kent B. Chambers/*

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